

FIG. 1
(Prior Art)

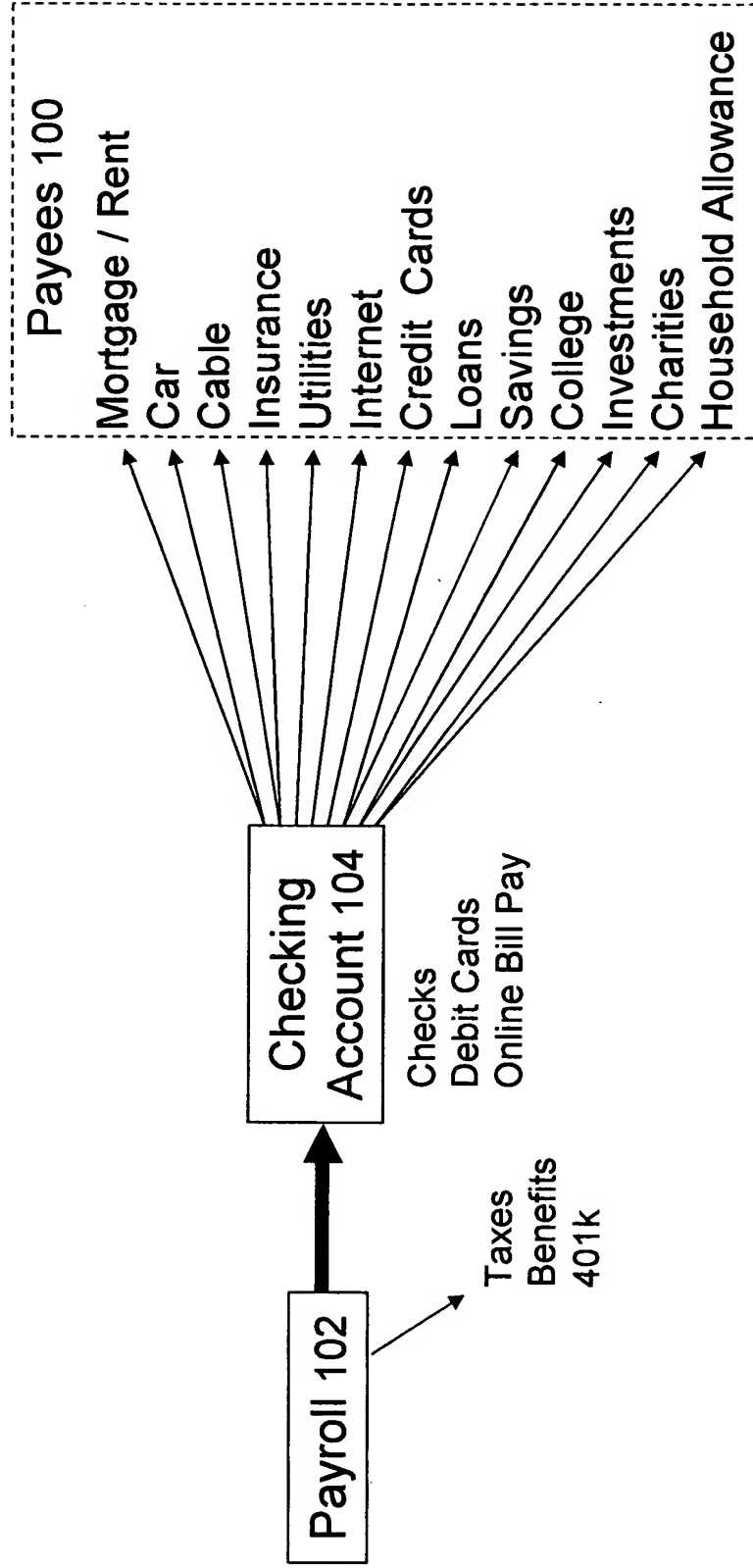


FIG. 2

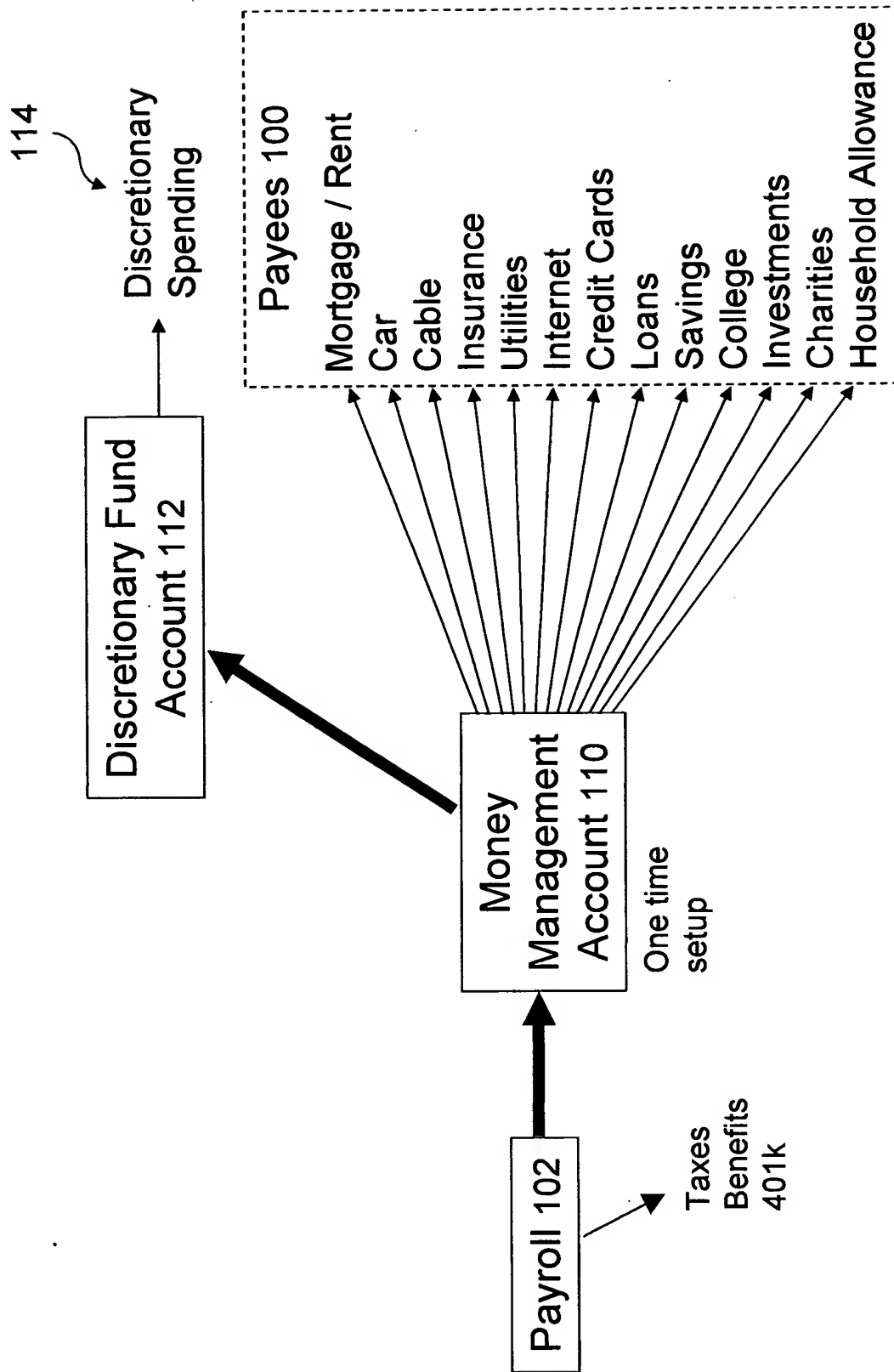


FIG. 3

Schedule Payments

Payment from: Money Management Account

Account Balance: \$332.56

Monthly Payments: \$2480.33

Payee	Account	Amount	Date	Frequency
Cable Company	xxxx332	\$34.50	5/10/03	<input type="button" value="edit"/>
Mutual Fund	xxxx332	\$400.00	5/10/03	<input type="button" value="edit"/>
Savings	xxxx332	\$100.00	5/10/03	<input type="button" value="edit"/>
Bank Mortgage	xxxx332	\$1347.83	5/10/03	<input type="button" value="edit"/>
Bank Credit Card	xxxx332	variable	5/10/03	<input type="button" value="edit"/>
Gas Company	xxxx332	variable	5/10/03	<input type="button" value="edit"/>
Electric Company	xxxx332	variable	5/10/03	<input type="button" value="edit"/>
Telephone Company	xxxx332	variable	5/10/03	<input type="button" value="edit"/>
Credit Card	xxxx332	\$523.82	5/10/03	<input type="button" value="edit"/>
Loan Account Loan - computer	xxxx332	\$74.18	5/10/03	<input type="button" value="edit"/>

FIG. 4

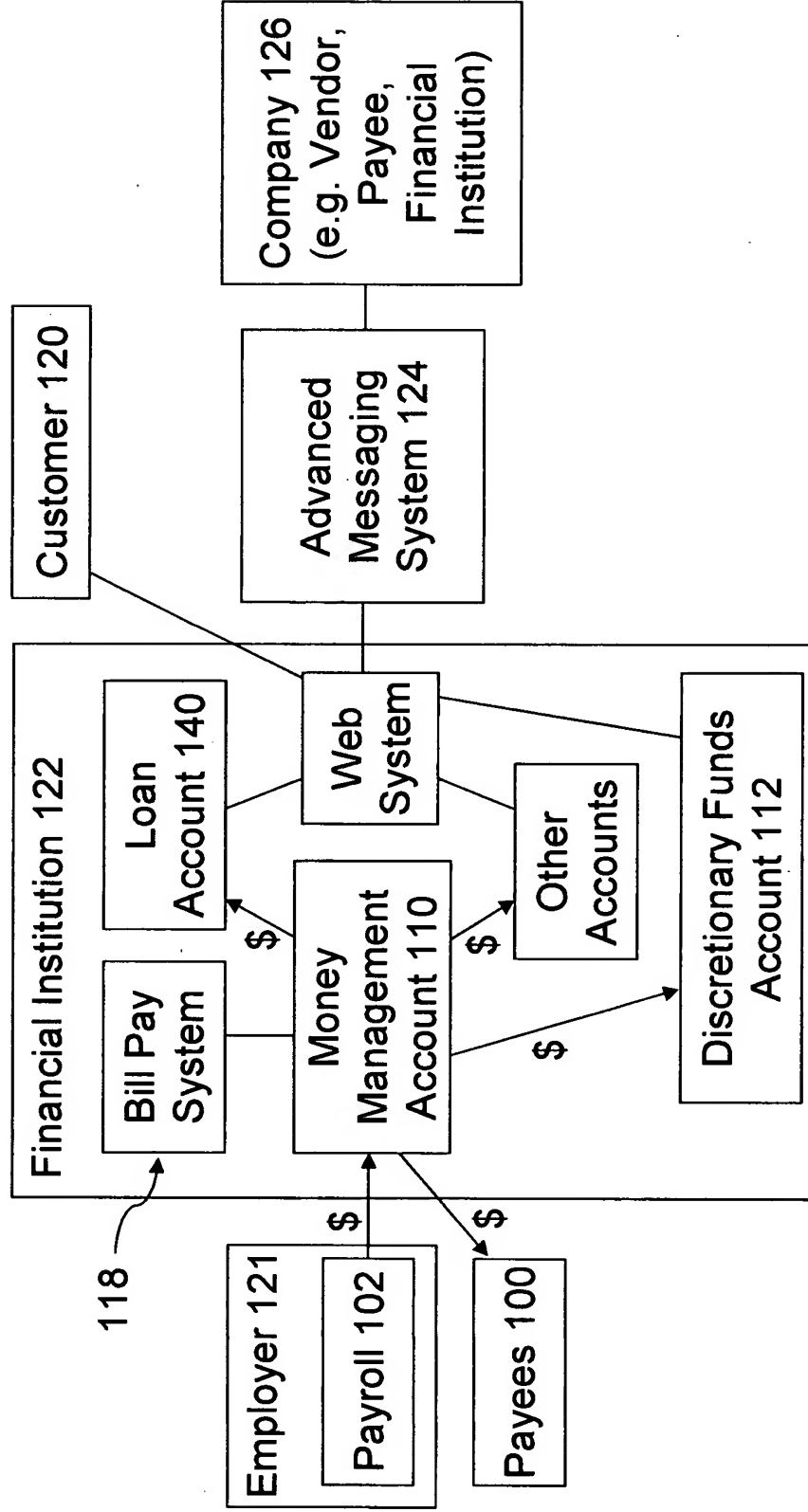


FIG. 5

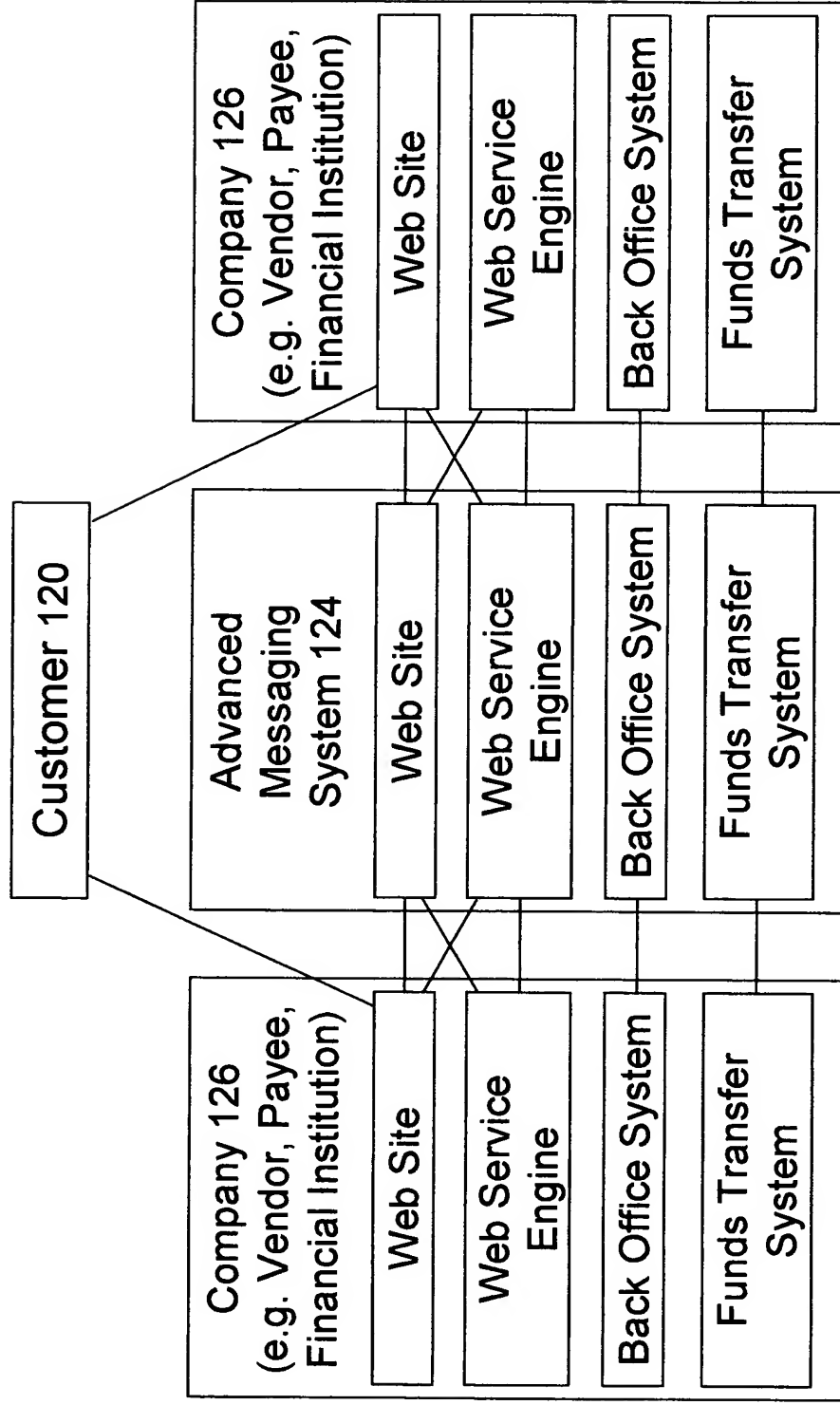


FIG. 6

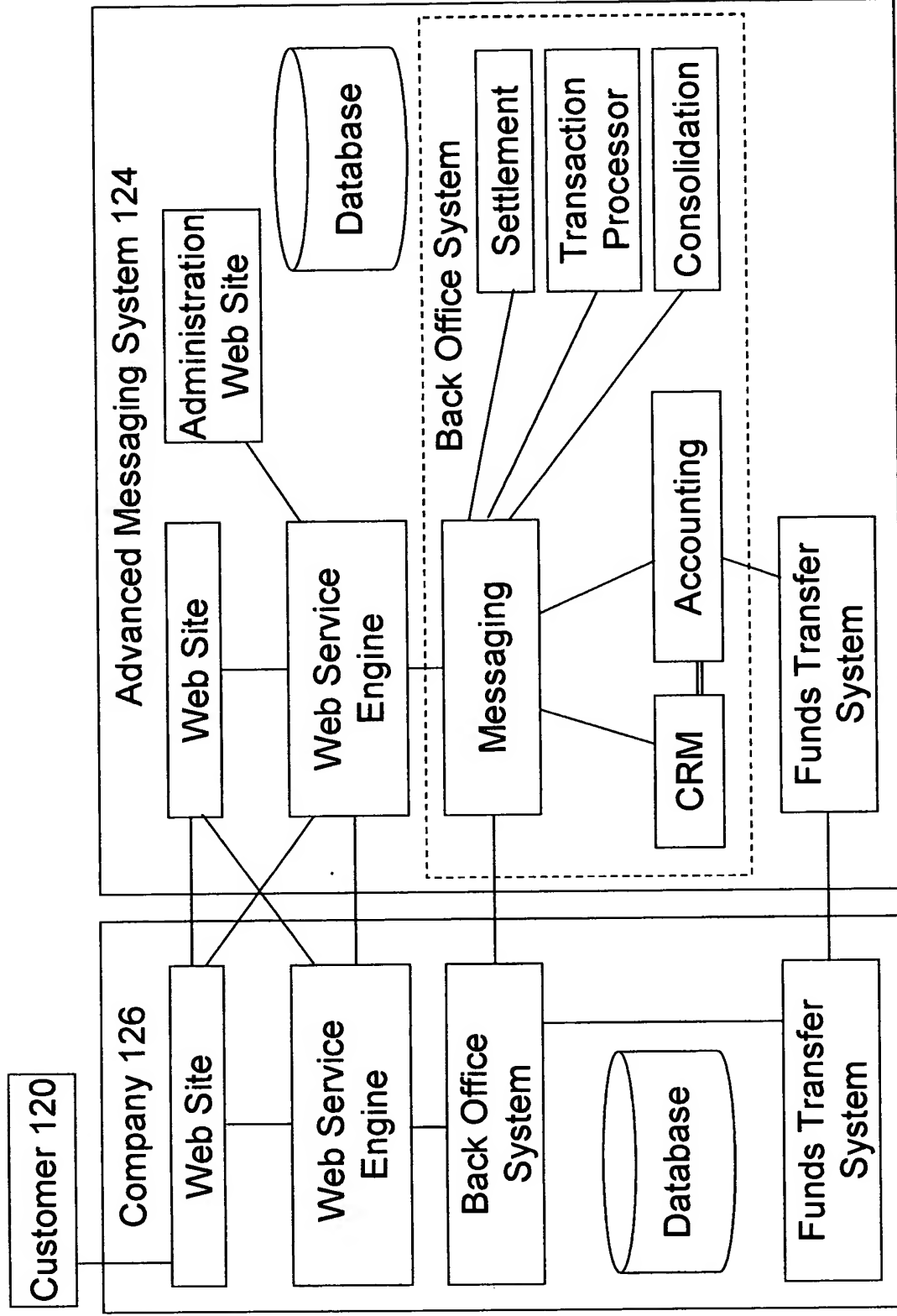


FIG. 7

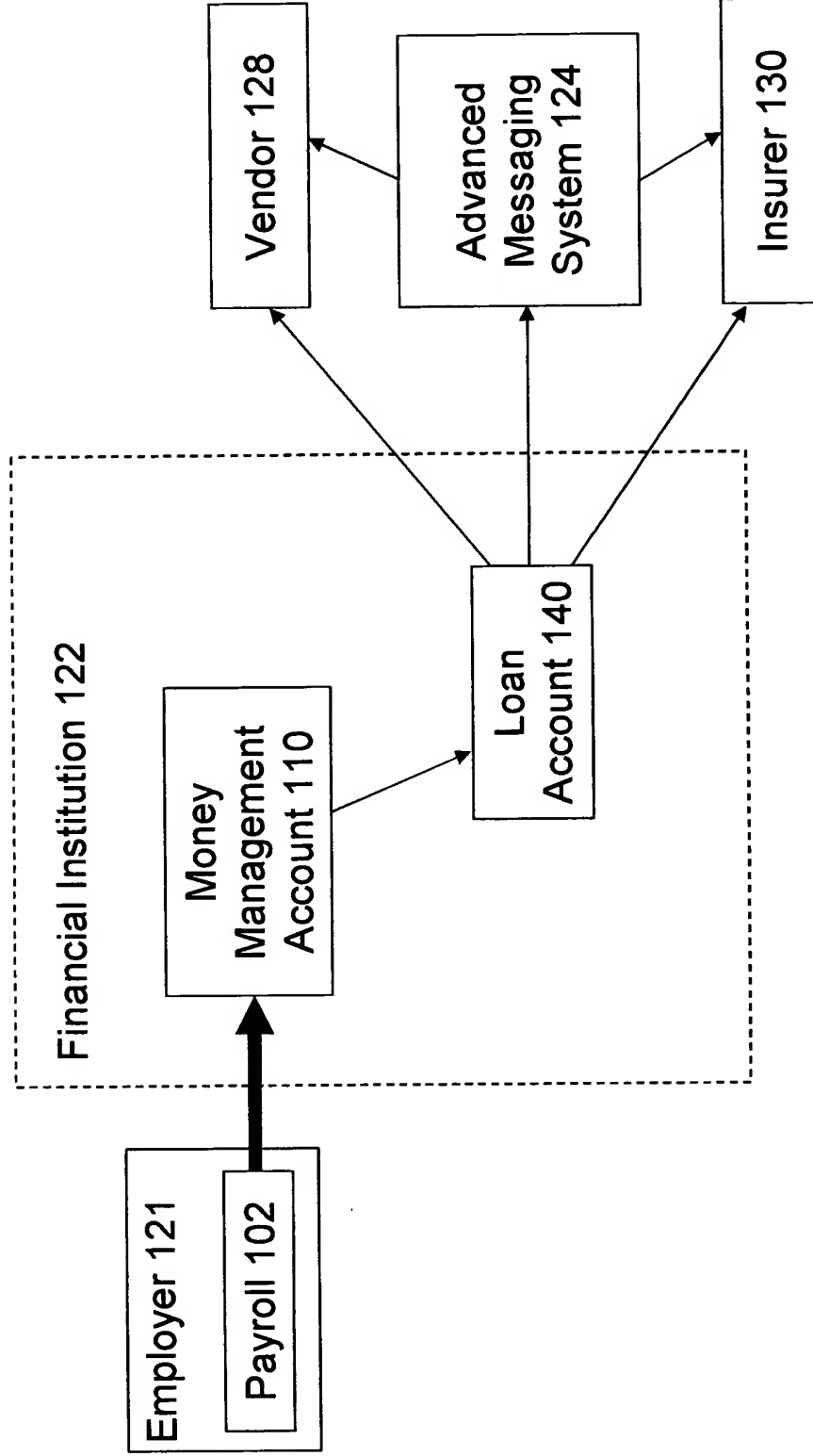


FIG. 8

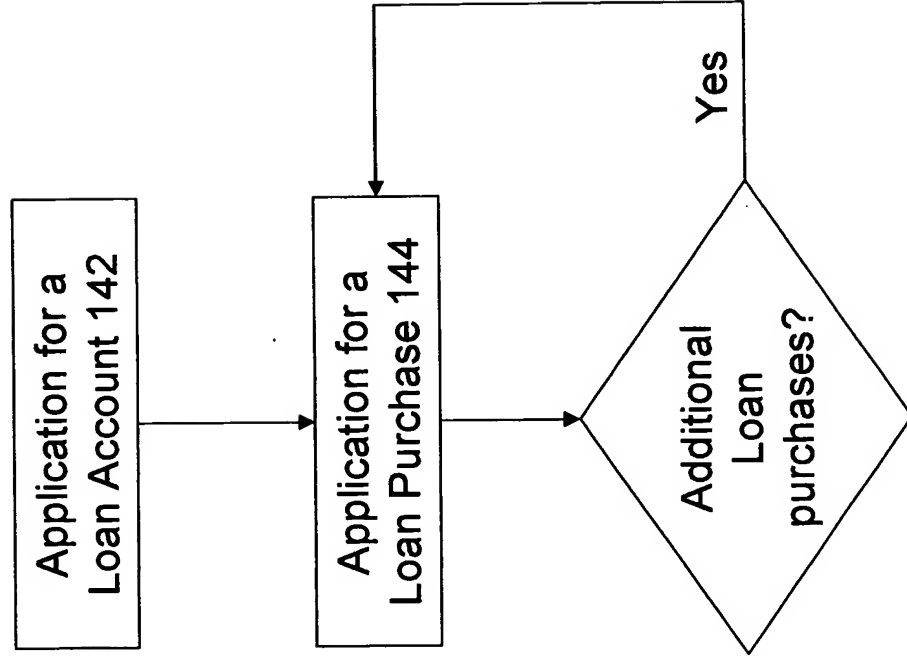


FIG. 9

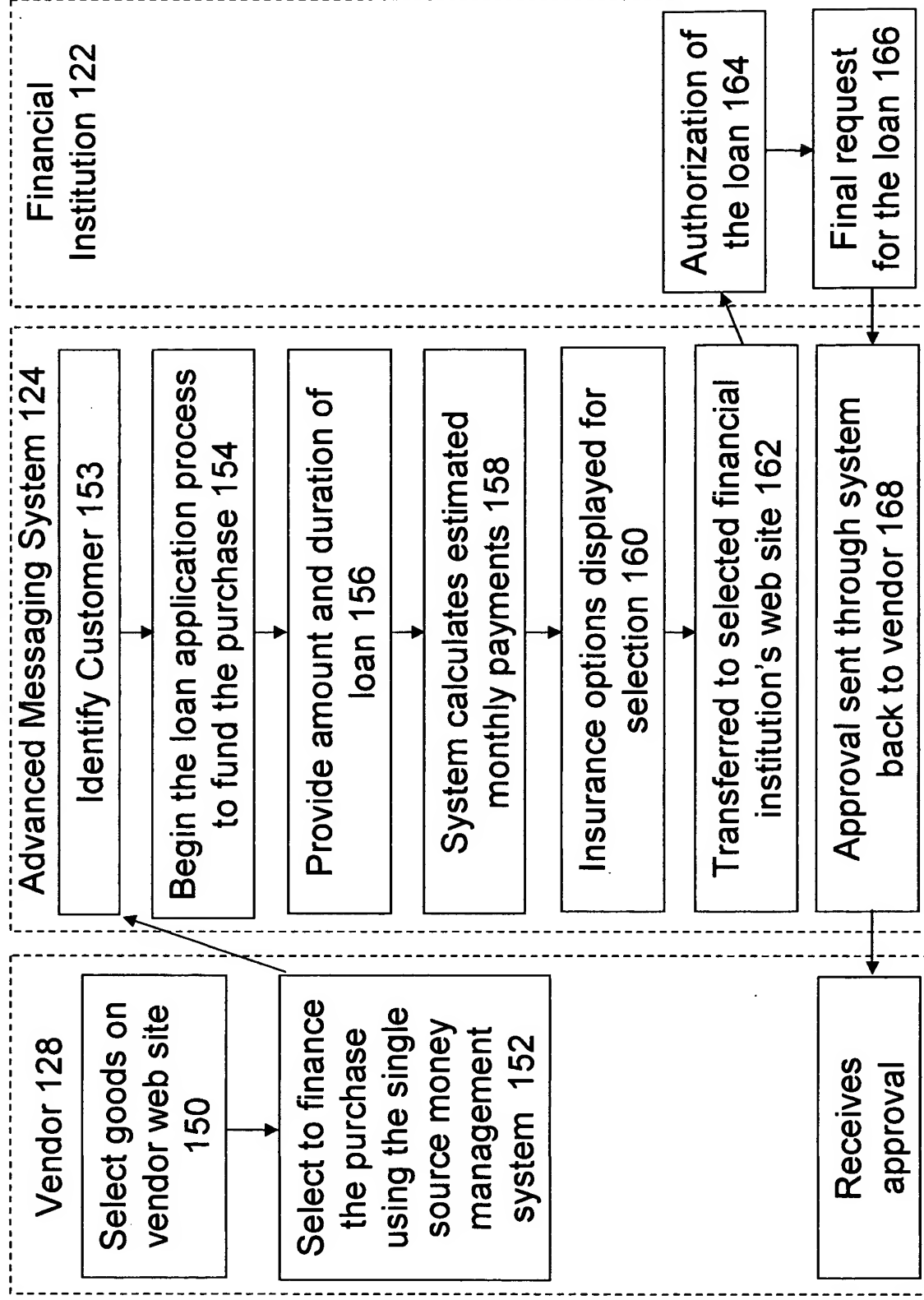


FIG. 10

Pick your Payment Method		
Vendor	Items	Amount:
Computer Company	Computer	\$2348.00
TOTAL		\$2348.00

Accounts Available
Please select the account you wish to finance this purchase.

Loan Accounts:

☒ Bank Term Loan Account
Duration of Loan years
Estimated monthly payments \$74.18 per month at 8.9% interest.

Other Accounts:

☐ Checking Account

☐ Bank Credit Card

☐ Savings Account

FIG. 11

Loan Insurance	
Loan Account:	Bank Term Loan Account
Loan Amount:	\$2348.00
Loan Duration:	3 years

Insurance Available
Please select the insurance you wish on this loan.

☒ Involuntary Unemployment for up to 8 months - \$0.80 per month

☐ Disability for up to 12 months - \$0.75 per month

☐ Credit Life - \$0.55 per month

To Qualify
Please answer the following questions to qualify for selected insurance.

Are you HIV positive? ☐ Yes ☒ No

Are you being treated for Hypertension? ☐ Yes ☒ No

Apply for a Loan from Bank Loan Account

Personal Information

edit

Name:	Customer Name
Address:	1234 Street Address City Name OR 98765 (555) 555 5555
Phone:	
Employer:	AAAA Construction Inc
Work Phone:	(555) 555 5555
Occupation:	Manager
Employment Duration:	4 years 3 months
Payroll Frequency:	bi-monthly 1 st / 16 th

Loan Terms

Amount Financed:	\$2348.00
Loan Duration:	3 years
Monthly Payments:	\$74.18
Annual Percentage Rate:	8.9%
Finance Charge:	\$50.00
Total of Payments:	\$2720.55

I agree to the terms and conditions stated above:

☒ Yes ☐ No

FIG. 13

Review and Authorize your order	
Purchase Summary:	Computer
Amount:	\$2348.00
Bank Loan Account	
Balance:	\$0.00
Account Limit:	\$12,000.00
Insurance	
Involuntary Unemployment	\$0.80 per month
Loan Terms	
Loan Duration:	3 years
Monthly Payments:	\$74.18
Annual Percentage Rate:	8.9%
First Payment:	May 30 th 2003
Authorize Transaction	
Password:	<input type="password" value="xxxxxx"/> <input type="button" value="submit"/>

FIG. 14

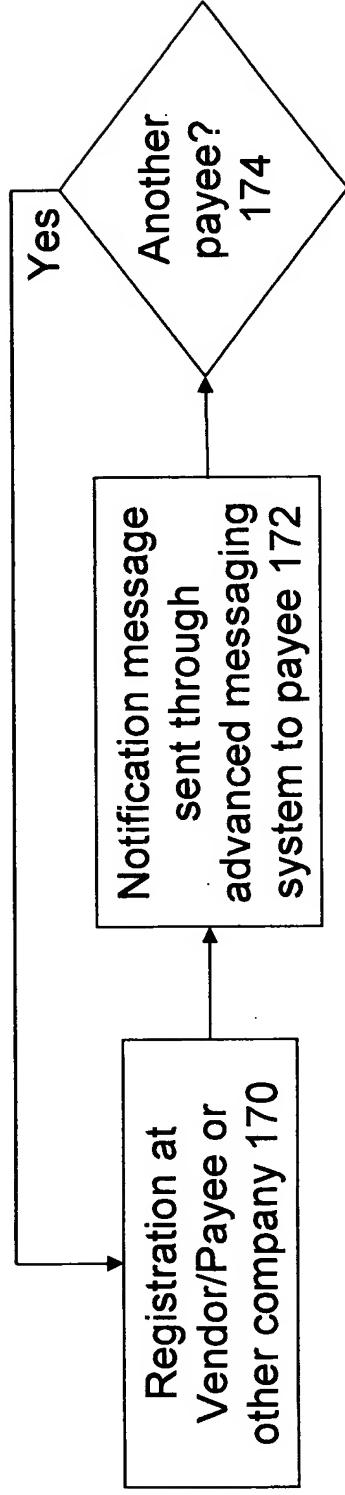


FIG. 15

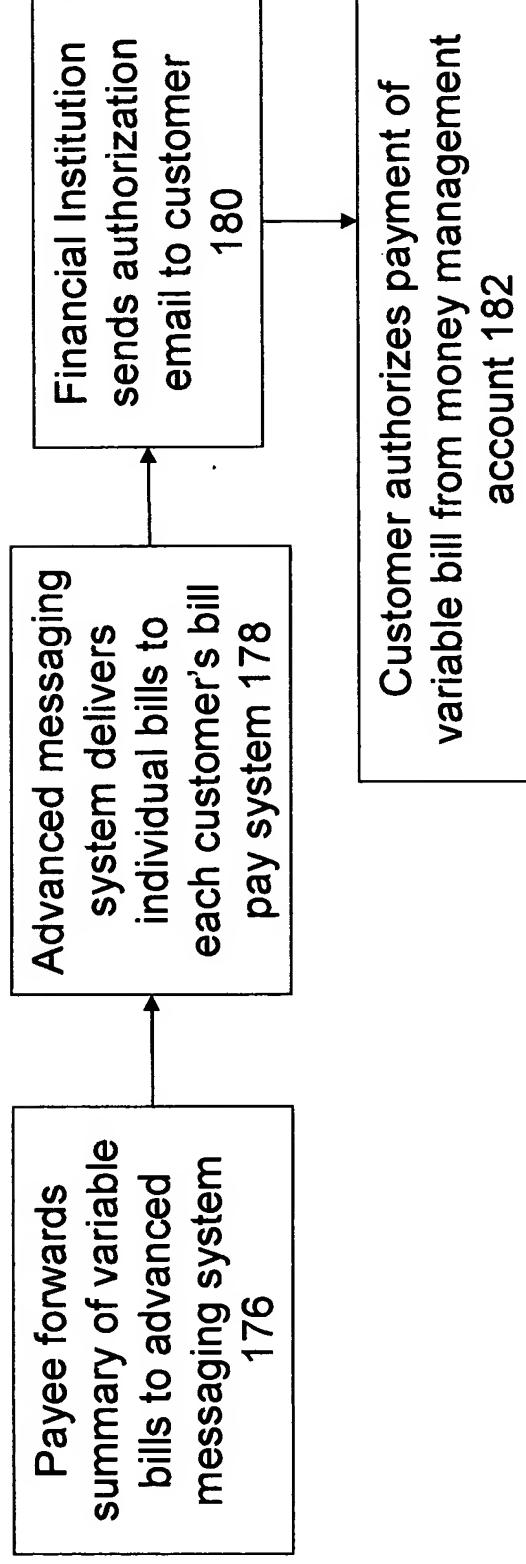


FIG. 16

Email from Financial Institution

From: Financial Institution
Sent: July 23, 2003 12:43 pm
To: customer@service.com
Subject : Credit Card Company Payment Notification

Financial Institution

Dear Customer Name,
Your Credit Card Company statement for account xxxxxxxxxxxx4433 has arrived.
Your current balance is \$4321.00 with a minimum payment of \$112.00 due June 23rd 2003.

To authorize your payment, [click here](#).

Statement Summary:

Payee:	Credit Card Company
Account:	xxxxxxxxxxxx4433
Balance:	\$4321.00
Minimum:	\$112.00
Payment Due	June 23 rd 2003

FIG. 17

Authorize variable payment	
Payment Summary	
Payee:	Credit Card Company
Account:	xxxxxxxxxxx1234
Balance:	\$4321.00
Minimum Payment :	\$112.00
Payment Due:	June 23 2003
Authorization	
Payment:	\$ 523.82
Payment Date:	6/23/03
Password:	xxxxxx
	schedule payment

FIG. 18

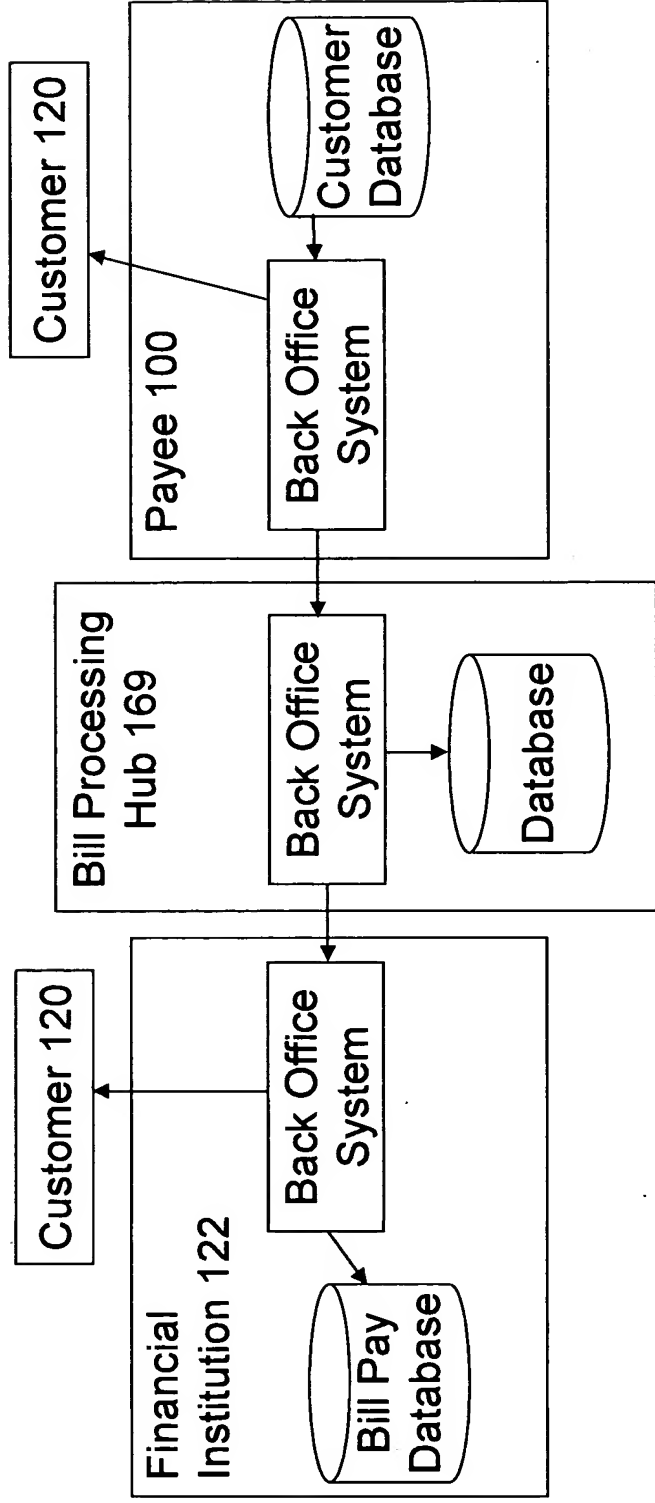


FIG. 19

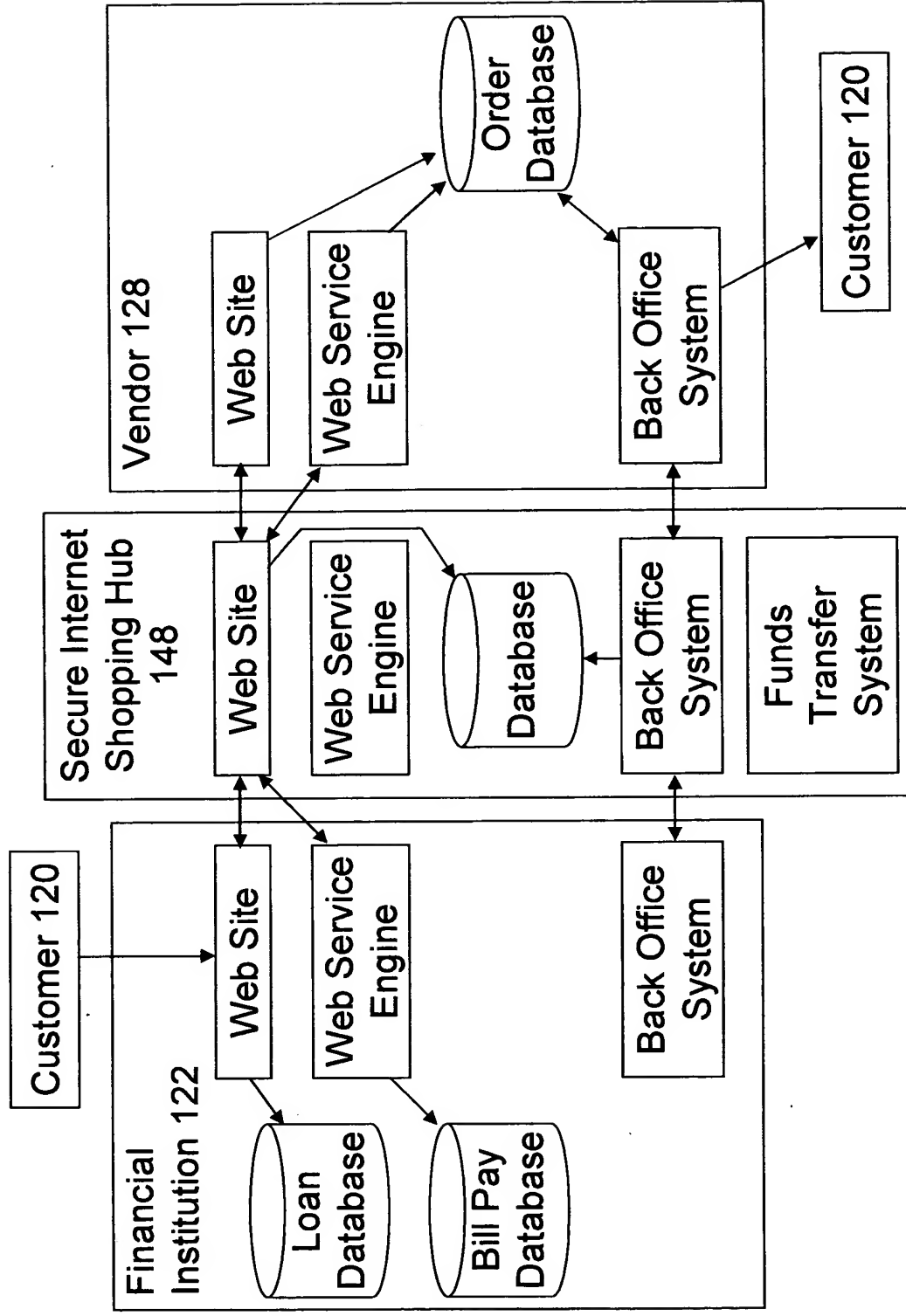


FIG. 20

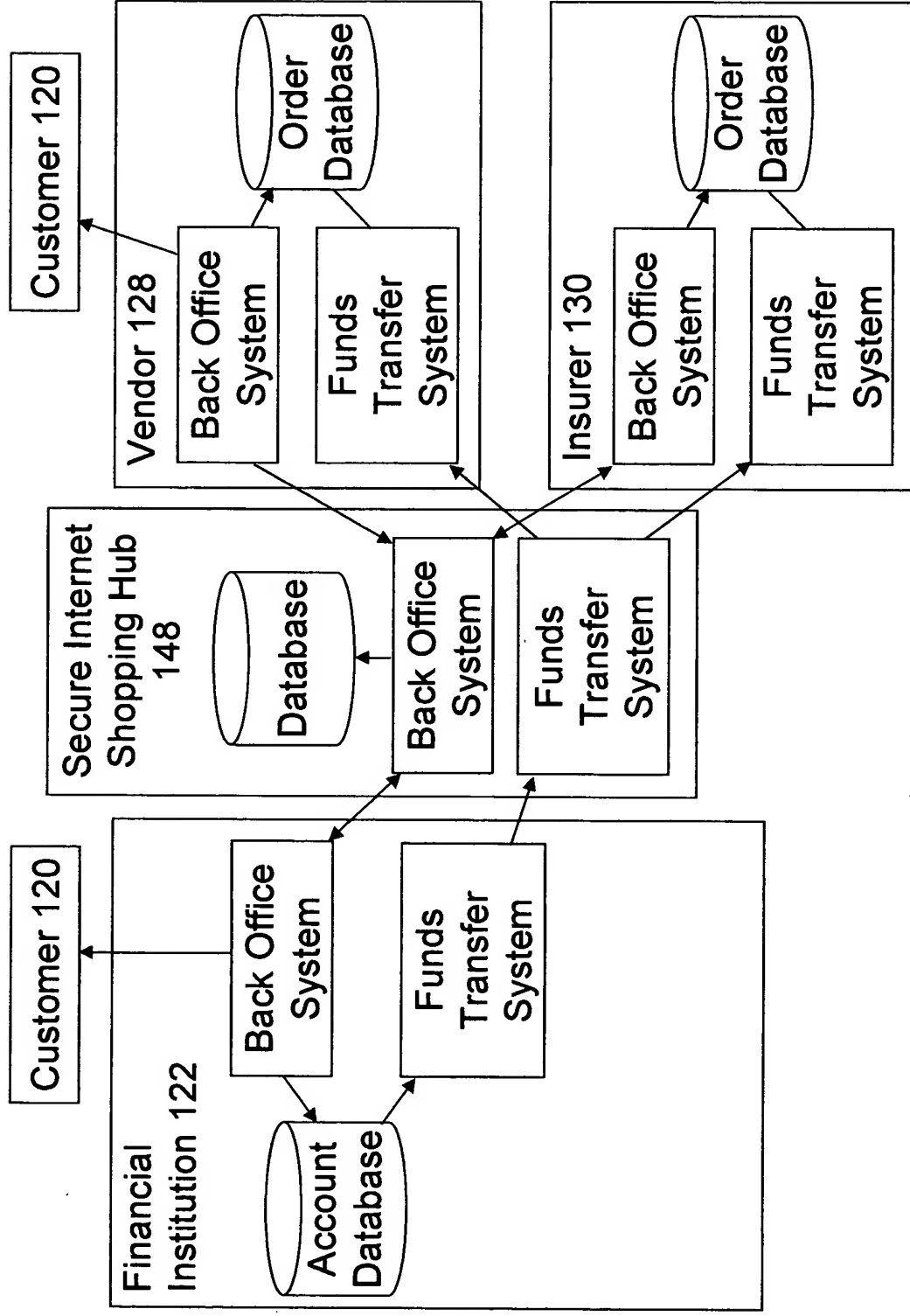


FIG. 21

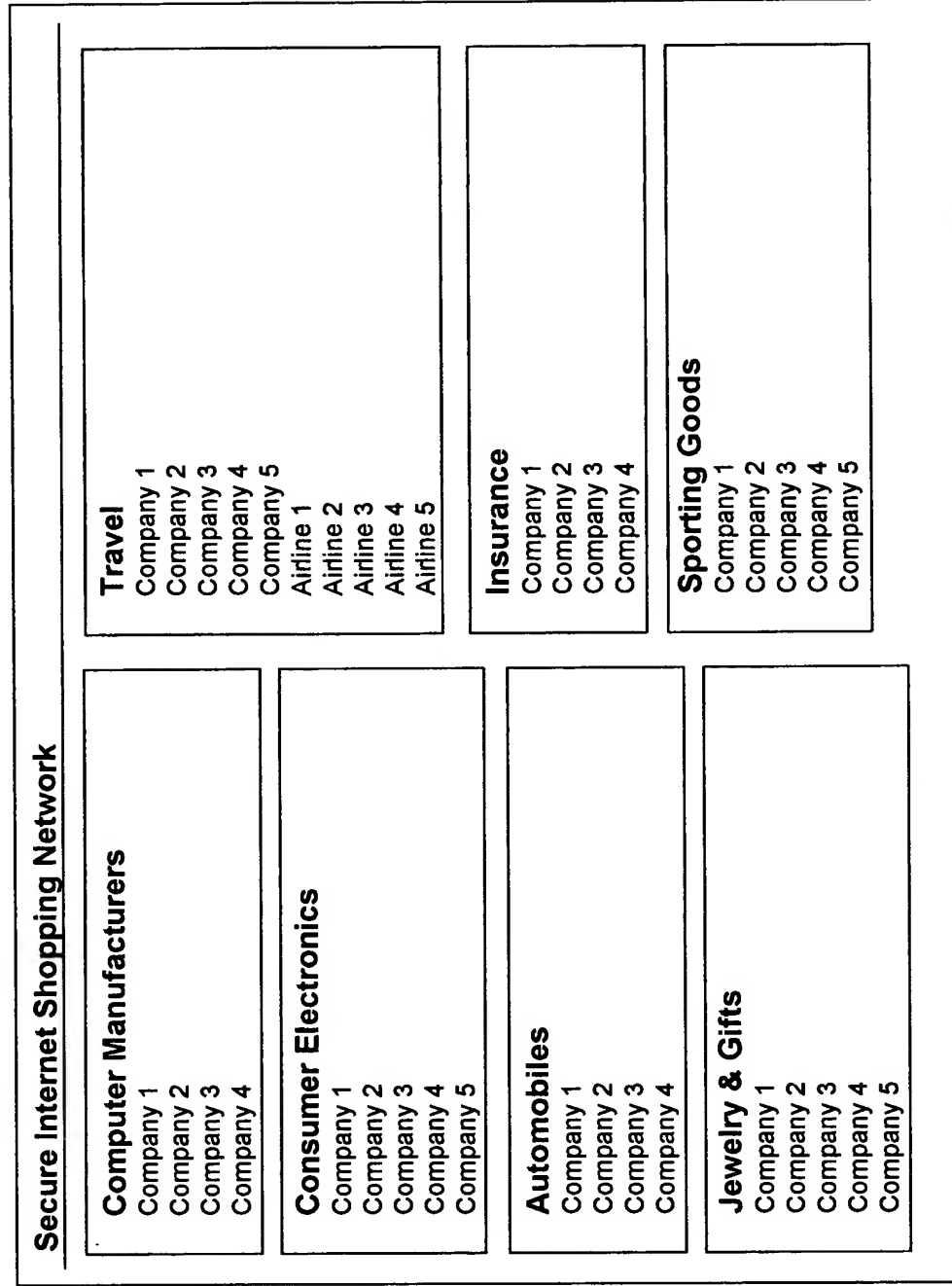
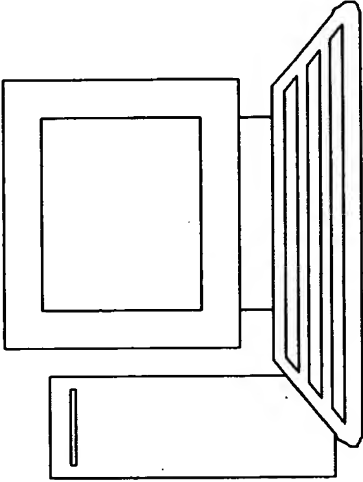


FIG. 22

ABC Online Store

Computer Selected

Computer: XYZ
Speed: 1GHz
Hard Drive: 80GB
Other Drive: 4x DVD Drive
Video Memory: 64MB
Monitor: 17" LCD Flat



Ship To:

Name: Customer Name
Address: 1234 Street Address
City Name OR 98765
Phone: (555) 555 5555
Email: customer@service.com

edit

Payment Options:

☐ Credit Card

Type:
Card Number:
Expiration Date:

☒ Secure Internet Shopping System

FIG. 23

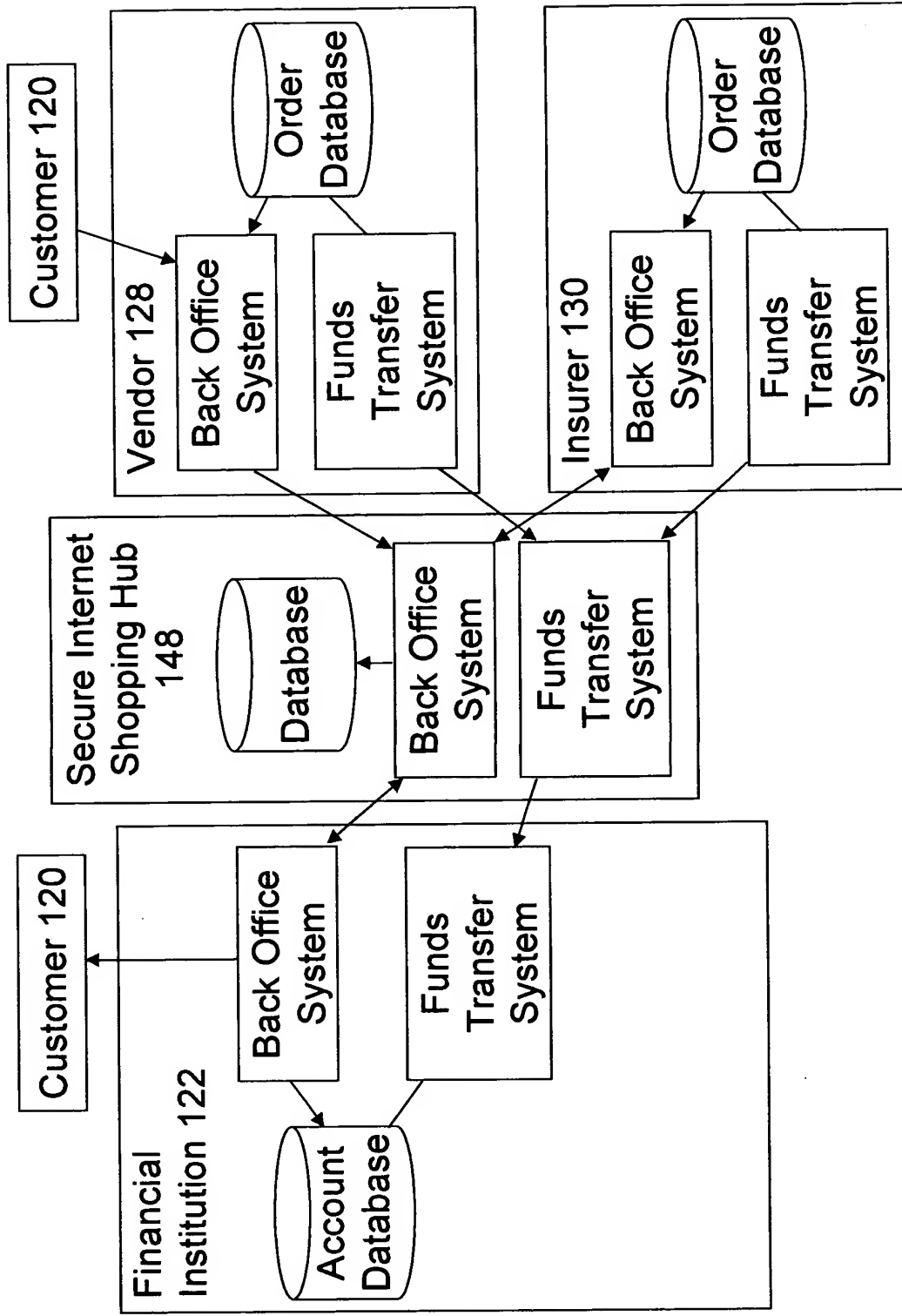


FIG. 24

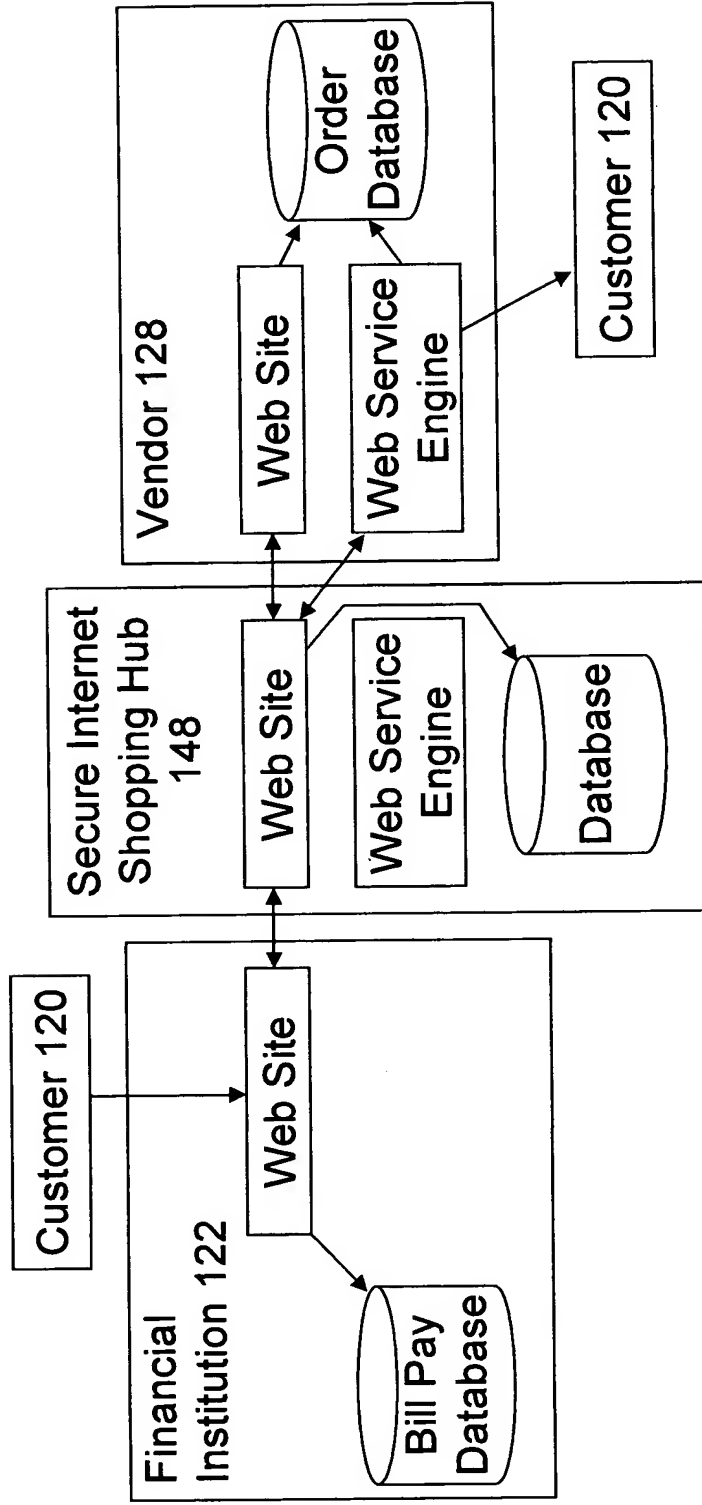


FIG. 25

Account Summary			
Deposit Accounts			
Account	Account Number	Balance	Available Balance
Payment Account	xxxxxxxxxxxx1234	\$331.00	---
Checking Account	xxxxxxxxxxxx4321	\$2376.41	\$2376.41
Savings Account	xxxxxxxxxxxx4444	\$5443.21	\$5443.21
Investment Account	xxxxxxxxxxxx3333	\$9844.33	\$9844.33
Credit Accounts			
Account	Account Number	Balance	Available Credit
Bank Credit Card	xxxxxxxxxxxx1212	\$444.00	\$8556.00
Loan Account	xxxxxxxxxxxx4433	\$2348.00	\$9452.00
Other Credit Card	xxxxxxxxxxxx4455	\$143.21	\$5856.79.00
Other Financial Accounts			
Account	Additional Information		
Mortgage Account	Outstanding Principal Balance		\$223,322.00
Annuity	Value		\$8365.00
Life Insurance	Cash Value		\$15443.21
401k	Account Balance		\$29844.33
Other Accounts			
Account	Miscellaneous Information		
Airline Company	47,396 miles		
Online Store	Order being shipped		
Online Store			
Online Store			

FIG. 26

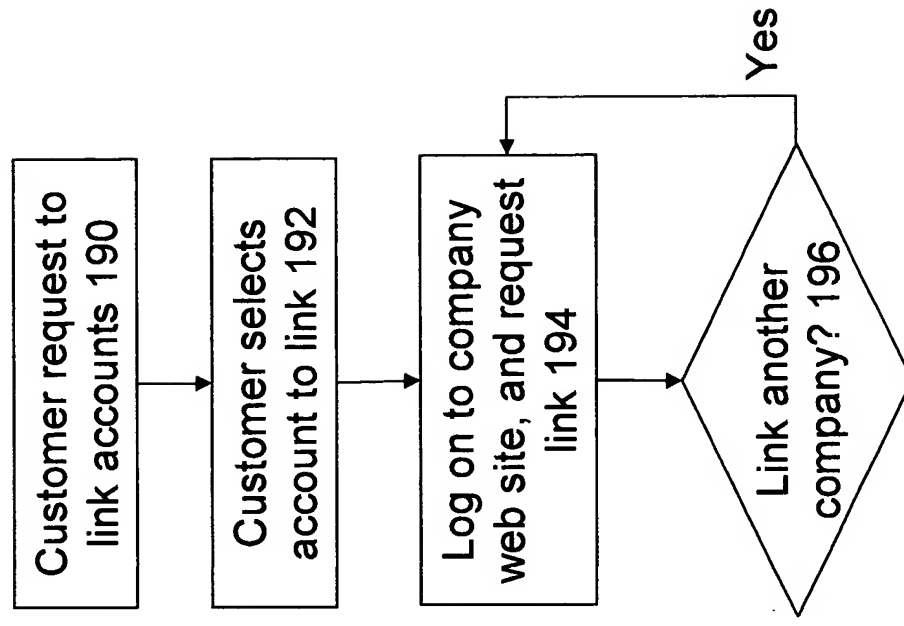


FIG. 27

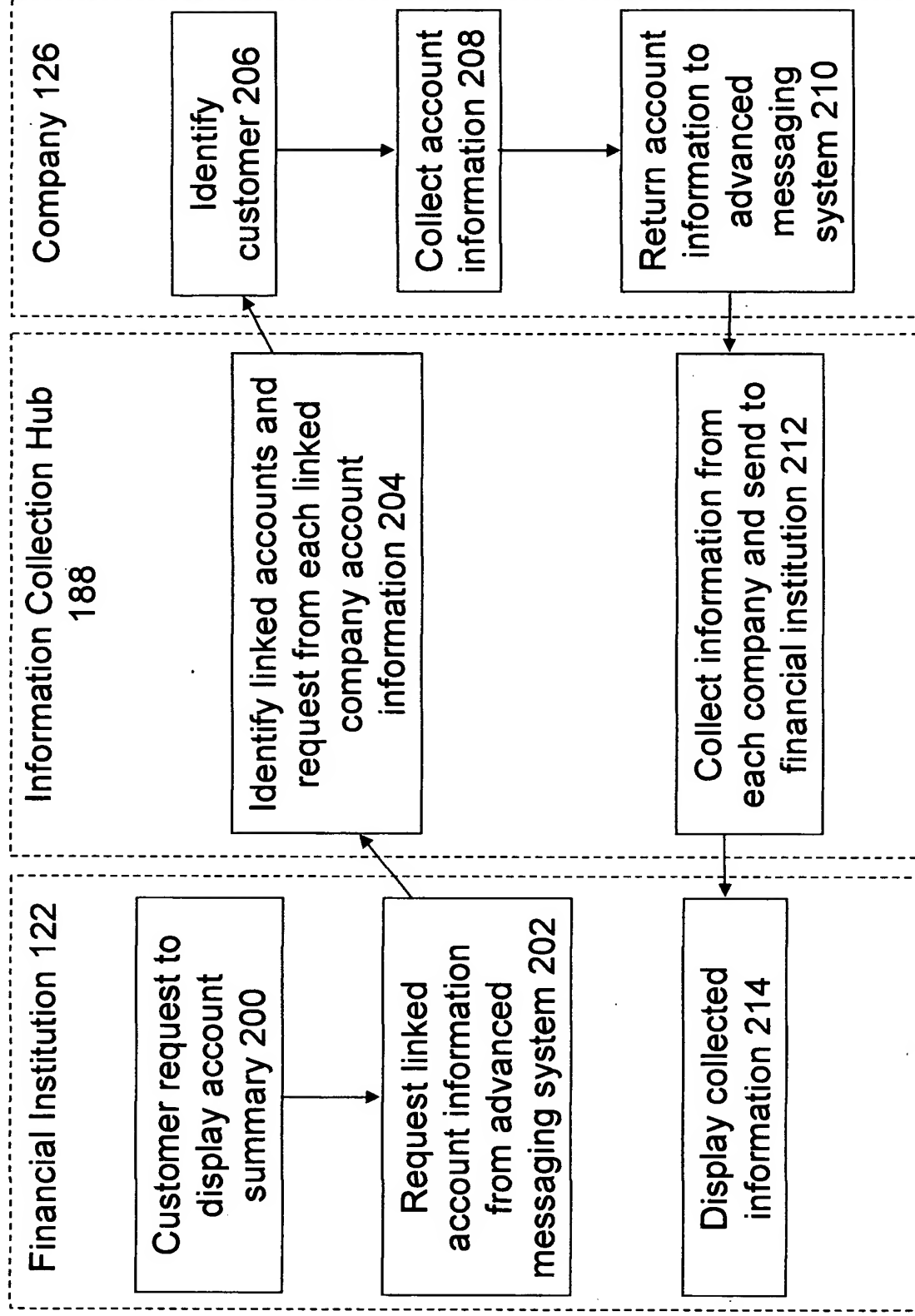


FIG. 28

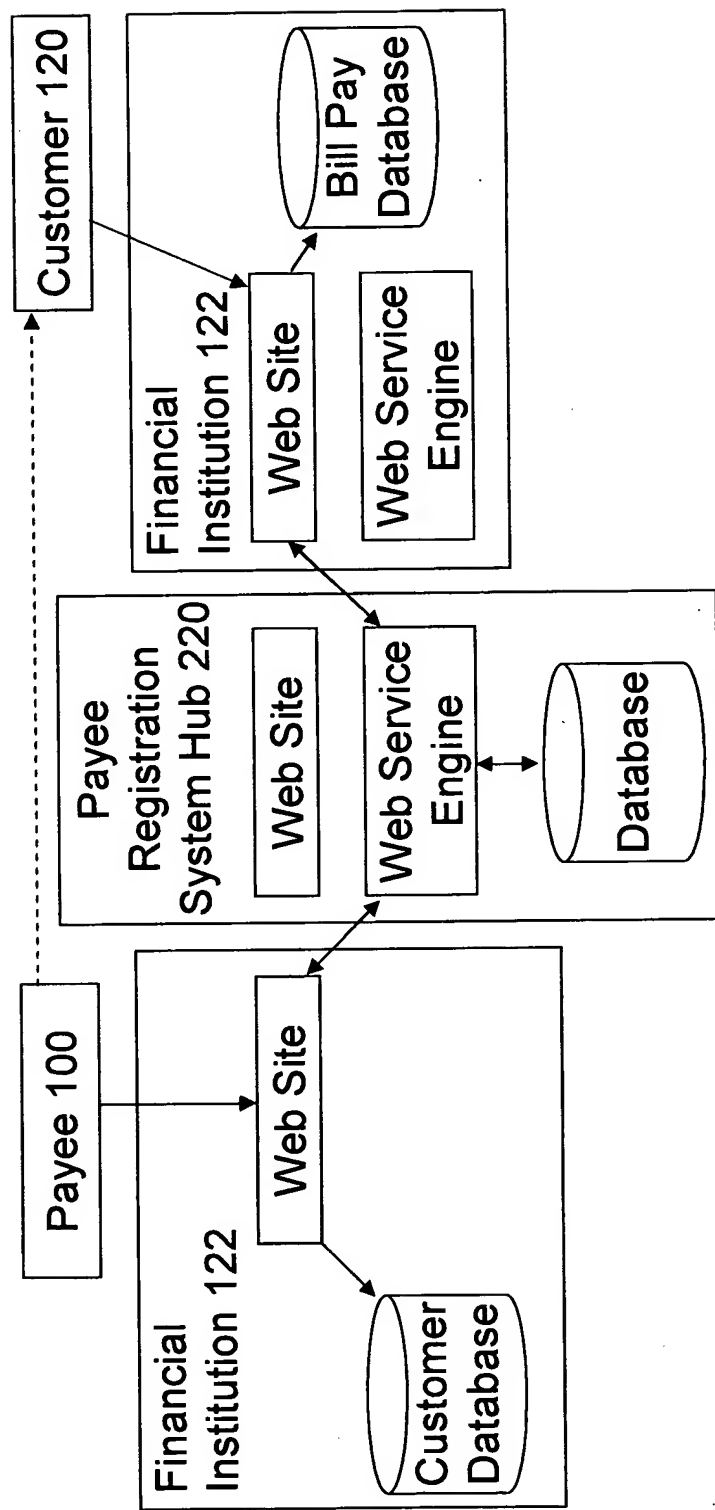


FIG. 29

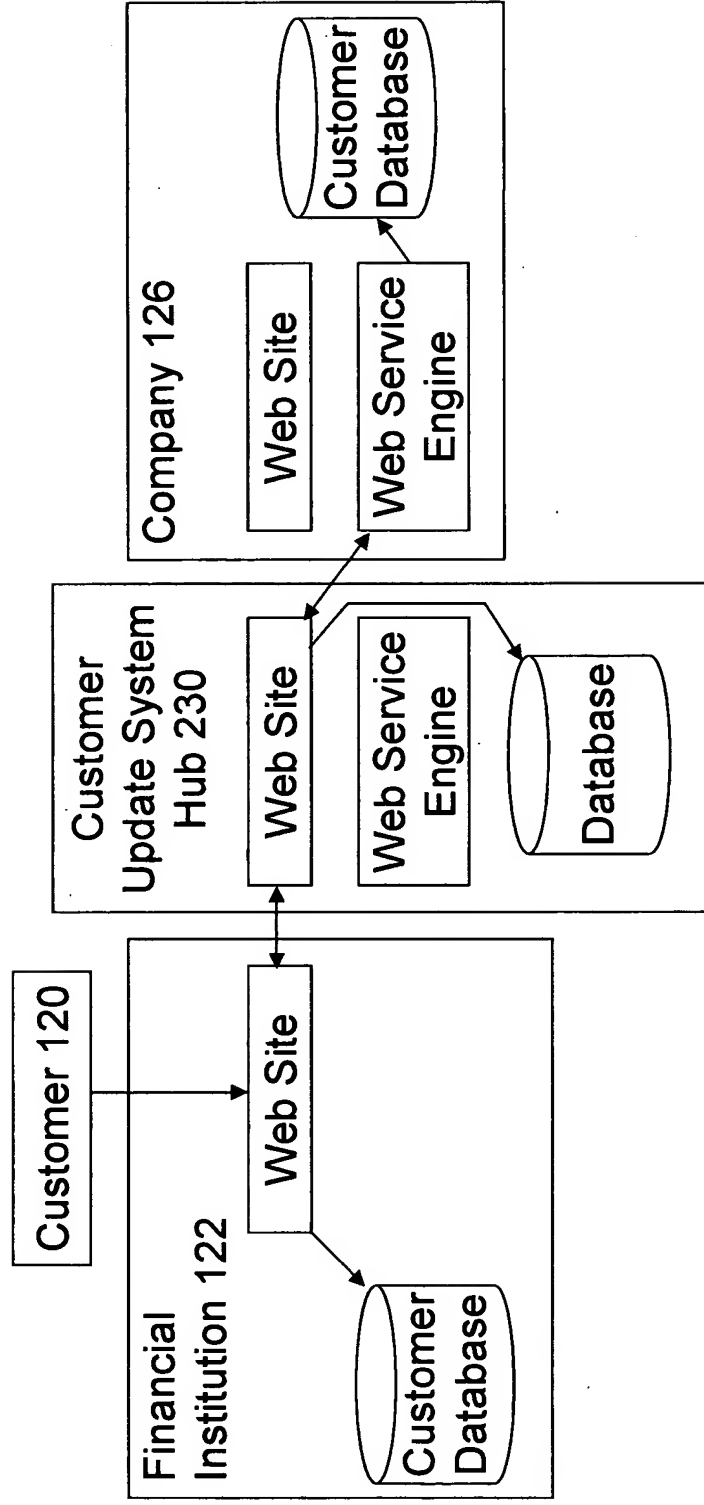


FIG. 30

